

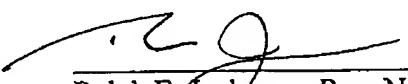
**Declaration pursuant to 37 C.F.R. § 1.132**

A declaration under 37 C.F.R. § 1.132 is submitted herewith. In contrast to the unsupported opinion of the Examiner (which is relied upon in the rejections), the declaration is from a person with actual knowledge of the relevant art and level of ordinary skill in the art of automated banking machines adapted to dispense cash and provide receipts for transactions, at the time of the present invention. The declaration further establishes that the relied upon combination of references does not provide any teaching, suggestion, motivation, or valid reason to a person of ordinary skill in the art at the time of the present invention to have produced the recited invention. The declaration negates the Office's unsupported allegations that it would have been obvious to a person of ordinary skill in the art at the time of the present invention to have produced the recited features and relationships. The declaration provides further evidence that even with full view of the applied prior art, the recited subject matter would *not* have been obvious to a person of ordinary skill in the art at the time of the invention.

It is well settled that "weight ought to be given to a persuasively supported statement of one skilled in the art on what was not obvious to him." *In re Lindell*, 385 F.2d 453, 155 USPQ 521 (CCPA 1967). The Applicant respectfully submits that the declaration provides such statement. Thus, the declaration further refutes the 35 U.S.C. § 103(a) rejections.

The Applicant respectfully submits that this application is in condition for allowance.

Respectfully submitted,



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